

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No. 09/802,481  
Confirmation No. 5875  
Applicant: Paul Willard et al.  
Filed: March 9, 2001  
Title: Customized Credit Offer Strategy Based on Terms Specified By An Applicant  
Examiner: Subramanian, Narayanswamy  
Art Unit: 3692  
Docket: 132538-1014  
Customer No.: 32914

BOX: AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE TO INTERVIEW SUMMARY**

Dear Sir:

This is in response to the Interview Summary dated June 27, 2008.

The interview was initiated by Examiner Subramanian on June 23, 2008. The examiner and the undersigned representative discussed claims 1, 7, 8, 10, 12, 13 and 14. The examiner asked that the wording "customer" be changed to "applicant" in claims 1, 7, 8 and 12. The examiner indicated that claims 10, 13 and 14 required additional searching, and would not,

contrary to statements made in a previous telephonic interview, be allowed. He suggested that the claims be prosecuted in a continuation application.

Applicants hereby authorize the Commissioner to charge any fees due but not submitted with this paper to Deposit Account No. 07-0153. The examiner is respectfully requested to call the attorney of record for any reasons that would advance the current application to issue. Please reference attorney docket no. 132438-1014.

Respectfully submitted,  
GARDERE WYNNE SEWELL LLP

/Marc A. Hubbard/  
Marc A. Hubbard  
Registration No. 32,506  
ATTORNEY FOR APPLICANT

Dated: July 28, 2008

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